

**FIRST ALLIANCE BANCSHARES, INC.**

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 3640041	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$135	\$127	-5.8%		
Loans	\$99	\$92	-7.2%		
Construction & development	\$15	\$11	-25.3%		
Closed-end 1-4 family residential	\$25	\$24	-2.3%		
Home equity	\$4	\$4	8.4%		
Credit card	\$0	\$0			
Other consumer	\$2	\$2	-24.5%		
Commercial & Industrial	\$20	\$18	-9.0%		
Commercial real estate	\$31	\$30	-3.7%		
Unused commitments	\$7	\$7	-1.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$12	\$12	2.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$1			
Cash & balances due	\$11	\$8	-26.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$123	\$115	-6.9%		
Deposits	\$110	\$102	-7.0%		
Total other borrowings	\$12	\$12	-5.8%		
FHLB advances	\$10	\$9	-15.5%		
Equity					
Equity capital at quarter end	\$12	\$12	5.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	7.8%	8.6%	--		
Tier 1 risk based capital ratio	10.4%	11.5%	--		
Total risk based capital ratio	11.7%	12.7%	--		
Return on equity <sup>1</sup>	-13.1%	-7.1%	--		
Return on assets <sup>1</sup>	-1.1%	-0.7%	--		
Net interest margin <sup>1</sup>	3.7%	4.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	89.7%	172.6%	--		
Loss provision to net charge-offs (qtr)	891.7%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	3.7%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	9.5%	5.5%	0.3%	2.7%	--
Closed-end 1-4 family residential	4.5%	0.4%	0.0%	0.1%	--
Home equity	0.0%	0.0%	0.0%	3.5%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.1%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	5.0%	2.0%	0.0%	1.2%	--
Total loans	4.2%	1.4%	0.1%	0.9%	--